

UNITED STATES DISTRICT COURT
EASTERN DISTRICT OF MISSOURI
EASTERN DIVISION

STATE OF MISSOURI, *et al.*,

Plaintiffs,

v.

JOSEPH R. BIDEN, JR., in his official
capacity as President of the United States,
et al.,

Defendants.

Case No. 4:24-cv-520-JAR

EXHIBIT 4

Letter from Department of Education to MOHELA (May 6, 2024)



May 6, 2024

Via: Email

Missouri Higher Education Loan Authority (MOHELA)
633 Spirit Drive
Chesterfield Missouri 63005

Subject: Response to MOHELA's Letter Requesting the Transfer of Borrowers, dated April 16, 2024 (ED-FSA-11-D-0012, Task Order 91003120F0331)

Dear Mr. Giles,

Thank you for your April 16, 2024 letter asking to reduce MOHELA's borrower accounts by up to 1.5 million through the transfer of accounts from MOHELA to other loan servicers. We agree that movement of accounts will improve customer service for all FSA borrowers serviced by MOHELA, and based on that expected outcome, we are supporting the request to transfer up to 1.5 million borrowers for this purpose. Our operations team will work with your staff to finalize the modified platform transfer schedule and finalize a mutually acceptable schedule for the transfer of both PSLF and non-PSLF borrowers to other servicers.

This ongoing effort will be documented via a bilateral no cost contract modification, including transfer schedule, expectations for data maintenance and borrower experience, and accountability. MOHELA will ensure that all transfer files are submitted to FSA's Vendor Oversight Group on time, to allow FSA to perform vital reviews and to reduce the probability of issues related to transfers.

Furthermore, as these transfers proceed, MOHELA shall ensure that it complies with the ED record retention schedule, as captured in the approved Decommissioning Plan, incorporated via modification P00024.

If MOHELA identifies any potential issues with a borrower's account while reviewing the static data in its possession, MOHELA can escalate any recommendations for account remediation through the current escalation process.

Again, thank you for highlighting your concerns with your ability to move your full volume of accounts and complete existing work in time to meet expectations, and for suggesting an alternative to reduce MOHELA's borrower account volume in order to help mitigate any harmful

effects on borrowers and improve customer satisfaction for all MOHELA borrowers.

If you have any questions, please contact me.

Respectfully,

A handwritten signature in black ink that reads "Kimberly Kilpatrick". The script is cursive and fluid.

Kimberly Kilpatrick

Executive Business Advisor/Contracting Officer